

L&I Basics

What is L&I?

L&I stands for the Washington State Department of Labor & Industries. L&I is the state workers' compensation system that pays out benefits under your Workers' Compensation claim. They pay for cash benefits as well as medical treatment. Although it acts like one, L&I is not an insurance company. It's not your employer, and it's not a private entity.

Why Does L&I Matter?

If you've been injured at work in Washington, L&I makes the decisions on your claim and pays out the cash settlement. Even if your injury happens on the Idaho border, your L&I claim is going to be managed in the same place as if it occurred in Seattle, which is at the L&I headquarters in Olympia, Washington. L&I is a statewide system with the same case managers, judges, and decision makers, and the same pool of money that effects everyone throughout the State. It doesn't matter where your injury occurs as long as it's in the State of Washington (and sometimes even out of state), your claim is going to be managed by L&I in Olympia. However, not all claims are managed by L&I.

Self-Insured Employers

Some claims are Self-Insured, meaning they are managed by Self-Insured Employers. These are very large employers who choose to have their own insurance pool to pay out benefits under Washington State L&I claims. The same rules, regulations, and governing body (L&I) still apply to Self-Insured claims. However, there is one key difference: instead of the State paying for your benefits, the Self-Insured Employer pays for the benefits. In most Self-Insured claims, employers hire third party administrators or other insurance companies to manage their claims. So even though your employer may be paying for your benefits, it's actually a private, third party insurance company that's making all the decisions on your claim.

Protect Yourself: Consult A Lawyer

It's extremely important to contact an experienced attorney to discuss your rights and what you can do with representation to better manage your claim. To file an L&I claim, your first step should be a visit to your doctor. Your doctor will then fill out the forms and send them to L&I who will administer your claim. Your doctor is an expert at being a doctor. L&I is an expert at managing L&I claims. Are you an expert at navigating the system? Emery Reddy is and we're here to help you. Get an experienced L&I attorney on your side. Call today to find out how we can help you. **(206) 442-9106**.